

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA**

In re:

Administrative Order on
Reaffirmation Agreements Filed
Pursuant to Section 524 of the
United States Bankruptcy Code

FILED
U.S. Bankruptcy Court
JAN 05 2006
Deputy Clerk
Macon, Georgia

ORDER

WHEREAS Section 524 of the United States Bankruptcy Code prescribes certain procedures, information, and disclosures in connection with the execution of a reaffirmation agreement, and

WHEREAS the court must approve, if consistent with the debtor's best interest, a reaffirmation agreement that does not meet certain requirements under the Bankruptcy Code,

IT IS HEREBY ORDERED that no reaffirmation agreement that is filed in any case commenced on or after October 17, 2005, will be enforceable unless the agreement complies with the terms of this order.


IT IS ORDERED that all disclosures prescribed by Section 524 shall be contained in the reaffirmation agreement filed with the court.

IT IS FURTHER ORDERED that the reaffirmation agreement shall include a certification by debtor's attorney if the attorney assisted in the negotiation of the reaffirmation agreement. If the certification indicates that in the attorney's opinion the reaffirmation agreement will create an undue hardship on the debtor, the agreement will not be enforceable. If the agreement does not contain a certification from debtor's attorney, the agreement will not be

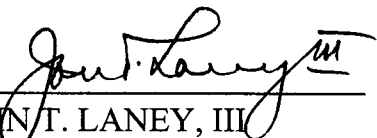
enforceable unless the court approves the agreement. The debtor and creditor may file a motion for court approval. The court, after a hearing, will issue an order concerning the enforcement of the reaffirmation agreement.

IT IS FURTHER ORDERED that, except as noted below, no reaffirmation agreement filed after the entry of the discharge shall be enforceable. No motion seeking approval of a reaffirmation agreement may be filed after the entry of a discharge. A reaffirmation agreement entered into prior to discharge that contains the certificate of the debtor's attorney indicating that the reaffirmation agreement will not create an undue hardship on the debtor can be filed after the entry of a discharge and will be deemed to be enforceable.


SO ORDERED this 5th day of January, 2006.



ROBERT F. HERSHNER, JR.
Chief Judge
United States Bankruptcy Court



JOHN T. LANEY, III
United States Bankruptcy Judge



JAMES D. WALKER, JR.
United States Bankruptcy Judge